

Remark/Arguments

A. Claims in the Case

Claims 1, 3-7, 9-14, 16-24, 26-30, 32-51, 53-57, 59-64, and 66-73 are pending. Claims 1, 9, 10, 12, 17, 20, 24, 26, 35, 40, 42, 43, 51, 62, 69, and 70 have been amended. Claims 8, 15, 31, 54, 58, and 65 have been cancelled. Claims 582-587 are new.

B. 35 U.S.C. § 112, Second Paragraph

The Examiner rejected claims 19, 42, and 69 as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The Office Action states: “Claim 19 reads ‘... comprises identifying one or methods and one or more properties of an object associated with each...’” The Examiner appears to believe that the word “more” may be missing from the phrase “one or methods”. However, claims 19, 42, and 69 currently recite: “comprises identifying one or more methods” (emphasis added). The word “more” was already inserted in claims 19, 42, and 69 in the Amendment dated February 28, 2005 to address the Examiner’s previously stated rejections. Applicant respectfully requests removal of the rejections of claims 19, 42, and 69.

C. The Claims Are Not Obvious Over Bellinger in View of Hinkle Under 35 U.S.C. § 103(a)

The Examiner rejected claims 1, 24, and 51 as being unpatentable over U.S. Patent No. 5,870,725 to Bellinger et al. (“Bellinger”) in view of U.S. Patent No. 6,442,533 to Hinkle (“Hinkle”) under 35 U.S.C. § 103(a). Applicant respectfully disagrees with these rejections.

To reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner*, 154 U.S.P.Q. 173, 177-78 (C.C.P.A. 1967). To establish *prima facie* obviousness of a claimed invention, all claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974); MPEP § 2143.03.

In addition, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. *In re Vaeck*, 947 F.2d 488, 20 U.S.P.Q.2d 1438 (Fed. Cir. 1991).

Claims 1, 24, and 51 have been amended to describe combinations of features including: “constructing a multilevel processing relationship object structure representing processing relationships among two or more business entities of the Financial Service Organization (FSO)”. Amended claims 1, 24, and 51 further describe:

- creating a highest level processing relationship object representing the FSO;
- creating two or more lower level processing relationship objects descending from the highest level processing relationship object, wherein at least one of the two or more lower level processing relationship objects represents a business entity; and
- specifying values for two or more of the processing relationship objects, wherein the values for each of the lower level processing relationship objects comprises a level identifier, wherein the level identifier identifies a level of the lower level processing relationship object in the multilevel processing relationship object structure

Support for the amendments may be found in Applicant’s specification at least on page 23, lines 9 to page 24, page 25, lines 1-5; page 93, line 5 to page 95, line 9; page 99, lines 7-15; page 100, lines 1-6; page 101, lines 1-10; and FIGS. B-5f, B-6, B-7, and B-8. The cited art does not appear to teach or suggest at least the above-quoted features of claims 1, 24, and 51, in combination with the other features of the claims.

Regarding claims 12, 35, and 62, the Office Action states that Bellinger, Hinkle, and U.S. Patent No. 5,933,816 to Zeanah et al. (“Zeanah”) fail to teach a level number identifying a level in a hierarchical tree. Nonetheless, the Office Action takes the position that it would have been obvious to one having ordinary skill in the art “to have a level number identify a level in a hierarchical tree and to modify in Bellinger because such a modification would allow Bellinger to have a hierarchy which is a type of organization that is like a tree with branches into specific units (level numbers) which each being ‘owned’ by the higher-level immediately above.” Applicant respectfully disagrees with the Office Action’s position. Bellinger does not even

appear to suggest a hierarchy of processing relationship objects, and therefore there could be no suggestion to modify Bellinger to add level numbers to such a hierarchy. Moreover, the Office Action's positions regarding both the hierarchy of objects, as well as an association of level numbers to objects within such a hierarchy, appear to rely on the personal knowledge of the Examiner. In any event, none of the cited art, whether considered separately or in combination, teaches or suggests creating a highest level processing relationship object representing an FSO and lower level processing relationship objects descending from the highest level processing relationship object that represent business entities, and specifying values for the processing relationship objects including a level identifier for the level in the multilevel processing relationship object structure, in combination with the other features of claims 1, 24, and 51.

Applicant submits that many of the claims dependent on claims 1, 24, and 51 are separately patentable. For example, amended claim 20 describes a combination of features including: "wherein at least two of the two or more lower level processing relationship objects represent an FSO company or an FSO business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer." The cited art, whether considered separately or in combination, does not appear to teach or suggest at least the above-quoted features of claim 20, in combination with the other features of the claim.

D. New Claims

New claim 582 describes a combination of features including "wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent business entities at the first lower level." Support for claim 582 may be found in Applicant's specification at least on page 23, lines 9 to page 24, page 25, lines 1-5; page 93, line 5 to page 95, line 9; page 99, lines 7-15; page 100, lines 1-6; page 101, lines 1-10; and FIGS. B-5f, B-6, B-7, and B-8. Applicant submits that the combination of features of this claim are not taught or suggested by the cited art.

New claim 583 describes a combination of features including “wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent physical entities at the first lower level.” Support for claim 583 may be found in Applicant’s specification at least on page 23, lines 9 to page 24, page 25, lines 1-5; page 93, line 5 to page 95, line 9. Applicant submits that the combination of features of this claim are not taught or suggested by the cited art.

New claim 584 describes a combination of features including “wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent different business functions at the first lower level.” Support for claim 584 may be found in Applicant’s specification at least on page 23, lines 9 to page 24, page 25, lines 1-5; page 93, line 5 to page 95, line 9; page 99, lines 7-15; and FIG. B-5f. Applicant submits that the combination of features of this claim are not taught or suggested by the cited art.

New claim 585 describes a combination of features including “wherein the multilevel processing object structure comprises a first lower level, wherein at least one of the lower level processing relationship objects represents an issuer at the first lower level and at least one of the lower level processing relationship objects represents an acquirer at the first lower level.” Support for claim 585 may be found in Applicant’s specification at least on page 23, lines 9 to page 24, page 25, lines 1-5; page 93, line 5 to page 95, line 9; page 99, lines 7-15; page 100, lines 1-6; page 101, lines 1-10; and FIGS. B-5f, B-6, B-7, and B-8. Applicant submits that the combination of features of this claim are not taught or suggested by the cited art.

New claim 586 describes a combination of features including “wherein the first lower level is one level below the highest level processing relationship object.” Support for claim 586 may be found in Applicant’s specification at least on page 99, lines 7-15 and FIG. B-5f. Applicant submits that the combination of features of this claim are not taught or suggested by the cited art.

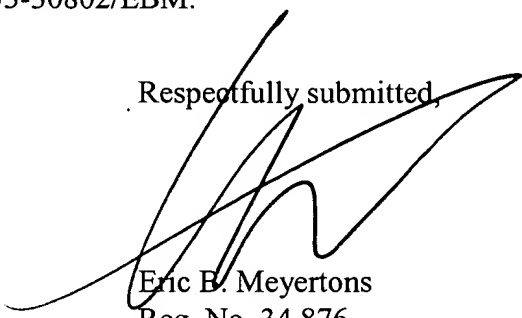
New claim 587 describes a combination of features including “wherein the multilevel processing object structure comprises a first lower level descending from the highest level and a second lower level descending from the first lower level, wherein at least one of the lower level processing relationship objects represents an issuer at the first lower level and at least one of the lower level processing relationship objects represents an FSO company at the second lower level.” Support for claim 587 may be found in Applicant’s specification at least on page 23, lines 9 to page 24, page 25, lines 1-5; page 93, line 5 to page 95, line 9; page 99, lines 7-15; page 100, lines 1-6; page 101, lines 1-10; and FIGS. B-5f, B-6, B-7, and B-8. Applicant submits that the combination of features of this claim are not taught or suggested by the cited art.

E. Additional Remarks

Based on the above, Applicant submits that all of the claims are in condition for allowance. Favorable reconsideration is respectfully solicited.

If any extension of time is required, Applicant hereby requests the appropriate extension of time. If any fees are omitted or if any fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-30802/EBM.

Respectfully submitted,



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